



Order Filed on December 18, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
50220
MORTON & CRAIG, LLC
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
(856)866-0100
Attorney for Wells Fargo Bank, N.A., d/b/a Wells
Fargo Auto
JM-5630

In Re:
CRISTIAN E. RAMOS-CEPEDA

Case No.: 18-27917 (MBK)

Adv. No.:

Hearing Date: 12-17-2019

Judge: Hon. Michael B. Kaplan

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: December 18, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Cristian E. Ramos-Cepeda / 50220

Case No: 18-27917 (MBK)

Order Vacating Automatic Stay and Co-Debtor Stay

Upon consideration of the motion of **Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto** for an order for relief from the automatic stay and co-debtor stay, and good cause appearing therefore, it is hereby

ORDERED that the automatic stay of the Bankruptcy Code section 362(a) is vacated to permit the movant to pursue the movant's rights in the personal property described below to the extent and in the manner provided by any applicable contract documents and non-bankruptcy law.

ORDERED that the co-debtor stay under 11 U.S.C. 1301 is vacated as to the co-debtor, **Maria Ramos-Zepeda** to permit **Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto** to pursue its rights in the personal property described below and as to the co-debtor.

The movant shall serve this order on the debtor, co-debtor, any trustee and any other party who entered an appearance on the motion.

Description of Subject Personal Property

2006 Toyota Sienna

Vehicle Identification Number

5TDZA23C86S460082

In re:
Cristian E. Ramos-Cepeda
Debtor

Case No. 18-27917-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db +Cristian E. Ramos-Cepeda, 75 Battle Pl., Somerset, NJ 08873-3601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Manufacturers and Traders Trust Company, a/k/a M&T Bank, successor by merger with Hudson City Savings Bank kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Paola D. Vera on behalf of Debtor Cristian E. Ramos-Cepeda pvera@cabanillaslaw.com, bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6